

**Fill in this information to identify the case:**

Debtor 1 Mark Anthony Blake

Debtor 2 Nichole Kay Blake

(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Michigan (State)

Case number 17-50658-pjs

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: U.S. Bank Trust National Association, as Trustee of the Cabana Series IV Trust

Court claim no. (if known): 8-1

Last four digits of any number you use to identify the debtor's account: 6539

Date of payment change: April 1, 2022  
Must be at least 21 days after date of this notice

New total payment: \$711.38  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$275.61

New escrow payment: \$290.35

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 Mark Anthony Blake

Case Number (if known)

17-50658-pjs

First Name

Middle Name

Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Michelle R. Ghidotti-Gonsalves Date 02/24/2022  
Signature

Print: Michelle R. Ghidotti-Gonsalves Title Bankruptcy Attorney  
First name Middle Name Last name

Company GHIDOTTI | BERGER LLP

Address 1920 Old Tustin Avenue  
Number Street

Santa Ana, CA 92705  
City State Zip Code

Contact phone (949) 427-2010 Email: bknotifications@ghidottiberger.com

MARK A BLAKE  
32524 RIDGEFIELD AVE  
WARREN MI 48088

Analysis Date: February 01, 2022

Final

Property Address: 32524 RIDGEFIELD AVENUE WARREN, MI 48088

Loan:

**Annual Escrow Account Disclosure Statement  
Account History**

This is a statement of actual activity in your escrow account from Apr 2021 to Mar 2022. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

<b>Payment Information</b>	<b>Current:</b>	<b>Effective Apr 01, 2022:</b>
Principal & Interest Pmt:	421.03	421.03
Escrow Payment:	275.61	290.35
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$696.64	\$711.38

<b>Escrow Balance Calculation</b>	
Due Date:	Feb 01, 2022
Escrow Balance:	757.01
Anticipated Pmts to Escrow:	551.22
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$1,308.23

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,425.96	1,069.70
Apr 2021	271.43	569.19		*		1,697.39	1,638.89
May 2021	271.43			*		1,968.82	1,638.89
Jun 2021	271.43	551.22		*		2,240.25	2,190.11
Jul 2021	271.43	275.61		*		2,511.68	2,465.72
Aug 2021	271.43	275.28	845.00	920.00	* Homeowners Policy	1,938.11	1,821.00
Aug 2021			1,395.24	1,362.22	* City/Town Tax	542.87	458.78
Sep 2021	271.43	275.61		*		814.30	734.39
Oct 2021	271.43	275.61		*		1,085.73	1,010.00
Nov 2021	271.43	270.25		*		1,357.16	1,280.25
Dec 2021	271.43	275.61	945.00	157.11	* City/Town Tax	683.59	1,398.75
Dec 2021			71.95	907.55	* City/Town Tax	611.64	491.20
Jan 2022	271.43	265.81		*		883.07	757.01
Feb 2022	271.43			*		1,154.50	757.01
Mar 2022	271.43			*		1,425.93	757.01
					Anticipated Transactions	1,425.93	757.01
Feb 2022		275.61					1,032.62
Mar 2022		275.61					1,308.23
	\$3,257.16	\$3,585.41	\$3,257.19	\$3,346.88			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 3,257.19. Under Federal law, your lowest monthly balance should not have exceeded 542.87 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	1,308.23	1,445.48
Apr 2022	278.91			1,587.14	1,724.39
May 2022	278.91			1,866.05	2,003.30
Jun 2022	278.91			2,144.96	2,282.21
Jul 2022	278.91			2,423.87	2,561.12
Aug 2022	278.91	920.00	Homeowners Policy	1,782.78	1,920.03
Aug 2022		1,362.22	City/Town Tax	420.56	557.81
Sep 2022	278.91			699.47	836.72
Oct 2022	278.91			978.38	1,115.63
Nov 2022	278.91			1,257.29	1,394.54
Dec 2022	278.91	907.55	City/Town Tax	628.65	765.90
Dec 2022		157.11	City/Town Tax	471.54	608.79
Jan 2023	278.91			750.45	887.70
Feb 2023	278.91			1,029.36	1,166.61
Mar 2023	278.91			1,308.27	1,445.52
	<u>\$3,346.92</u>	<u>\$3,346.88</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 557.81. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 557.81 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,308.23. Your starting balance (escrow balance required) according to this analysis should be \$1,445.48. This means you have a shortage of 137.25. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

We anticipate the total of your coming year bills to be 3,346.88. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

Borrower: MARK A BLAKE

Loan:

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	278.91
Surplus Amount:	0.00
Shortage Amount:	11.44
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$290.35</u>

**Paying the shortage:** If your shortage is paid in full, your new monthly payment will be \$699.94 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

**NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE:** If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN**

**In Re:**  
**Mark Anthony Blake**  
**Nichole Kay Blake,**  
  
**Debtors.**

**Case No.: 17-50658-pjs**  
  
**Chapter (13)**  
  
**Judge Phillip J Shefferly**

**CERTIFICATE OF SERVICE**

On 02/24/2022, I served the foregoing Amended Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF Program.

**COUNSEL FOR DEBTOR**

William D. Johnson                      ng@acclaimlegalservices.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Dated: 02/24/2022

/s/ Michaela Rice  
Michaela Rice

On 02/24/2022, I served the foregoing Amended Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California, enclosed in a sealed envelope, with postage paid, addressed as follows:

**DEBTORS**

Mark Anthony Blake 32524 Ridgefield Ave. Warren, MI 48088  
Nichole Kay Blake 32524 Ridgefield Ave. Warren, MI 48088

**TRUSTEE**

David Wm Ruskin 26555 Evergreen Rd Ste 1100 Southfield, MI 48076-4251

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Dated: 02/24/2022

/s/ Michaela Rice  
Michaela Rice